

Certificate Number: 05781-CAE-DE-026926013

Bankruptcy Case Number: 16-20630



05781-CAE-DE-026926013

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 10, 2016, at 1:22 o'clock AM PST, Syed Jalaal completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: February 10, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President